Fill in this information to identify the case:

Debtor 1 Tyreek T Cooper

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA (State)

Case number 24-12842

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 5 4 9 2

Date of payment change: Must be at least 21 days after date of this notice: 07/30/25

New total payment: Principal, interest, and escrow, if any: $ 1648.77

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ ______ **New escrow payment:** $ ______

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: number of days in the month changes the amount due

Current mortgage payment: $ 1700.35 **New mortgage payment:** $ 1648.77

Debtor 1 Tyreek T Cooper (First Name / Middle Name / Last Name)

Case number *(if known)* 24-12842

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ■ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ Michele green
Signature

Date 07/10/2025

Print: Michele Green (First Name / Middle Name / Last Name)

Title Bankruptcy Administrator

Company Santander Bank, N.A.

Address 1130 Berkshire Boulevard, MC: PA-WYO-BKR2 (Number / Street)
Wyomissing PA 19610 (City / State / ZIP Code)

Contact phone (610) 988– 0976

Email DeftBkr@santander.us

Santander

Mail Code: 10-421-CN2
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

135-0.5400 000003BFXB1PM 1/2 BIN:0 0-539
TYREEK TYRAY COOPER
1807 W MASTER ST
PHILADELPHIA PA 19121-4907

STATEMENT OF ACCOUNT

Account Number:	
Statement Date:	07-07-2025
Statement Period From:	06-08-2025
Statement Period Through:	07-07-2025
Days in Statement Period:	30
Current Balance:	$209,751.86
Credit Line Amount:	$0.00
Available Credit:	$0.00
End of Draw Date:	09-08-2026
Minimum Payment:	$64,019.48
Payment Due Date:	07-30-2025

Important Message

Want a faster and more convenient way to get your account information?
Enroll in online banking and our Mobile Banking App – it takes just a few minutes.

INTERNAL ONLY

135-0.5400 000003BFXB1PM 1/2 BIN:0 0-539

ACCOUNT BILLING SUMMARY

Principal Due	$692.52
INTEREST CHARGE Due	**$956.25**
Past Due Amount	$45,750.12
Late Charges Due	$1,428.04
Fees Due	$15,192.55
Payment Shortage	$0.00
Total Minimum Payment Due	**$64,019.48**

ACCOUNT BALANCE SUMMARY

Beginning Balance	$210,417.22
Advances	$0.00
Payment Received	$1,621.61
Insurance Premium	$0.00
INTEREST CHARGE	**$956.25**
Late Charges	$0.00
Fees	$0.00
Adjustments	$0.00
Ending Balance	$209,751.86
Unapplied Credit Balance	$135.62

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	06-08-2025	Periodic **INTEREST CHARGE**	$956.25
Periodic Rate Through	07-07-2025	**ANNUAL PERCENTAGE RATE**	7.0000
Payment Amount	$1,648.77		
Daily Periodic Rate *	0.0001917808		
Balance Subject to Interest Rate	$166,204.72	Ending Principal	$165,393.91

* The daily periodic rate may vary.

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	06-08-2025	BEGINNING PRINCIPAL		$167,015.52
06-26-2025	06-23-2025	PAYMENT RECEIVED - THANK YOU	$1,621.61	$165,393.91
		TO PRINCIPAL	$1,621.61	
	07-07-2025	ENDING PRINCIPAL		$165,393.91

** **FEES** **

TOTAL FEES THIS PERIOD $0.00

** **INTEREST CHARGED** **

TOTAL INTEREST THIS PERIOD $956.25

Please return this portion with your check.

Santander

Account Number	Due Date	Payment Due	Amount Enclosed
	07-30-2025	$64,019.48	

TYREEK TYRAY COOPER
1807 W MASTER ST
PHILADELPHIA PA 19121-4907

Make Check Payable To:

Santander Bank, N.A,
P.O. Box 847051
Boston, MA 02284-7051

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Tyreek T Cooper

Chapter #13
Case No. 24-12842
Honorable Derek J Baker

Debtor
____/

CERTIFICATE OF SERVICE

I, Michele Green of Santander Bank, N.A., do hereby certify that on July 10, 2025, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 10th day of July, 2025.

Michele green
____
Michele Green
Santander Bank, N.A.
Bankruptcy Administrator
1130 Berkshire Boulevard
Wyomissing, PA 19610
(610) 988-0976
Email: DeftBkr@santander.us

VIA US MAIL
TYREEK T COOPER
1807 W MASTER ST
PHILADELPHIA, PA 19121-4907

VIA ECF
KENNETH E WEST
190 N INDEPENDENCE MALL W STE 701
PHILADELPHIA, PA 19106-1554

EDWARD JACOB GRUBER
HELP@CIBIKLAW.COM